



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF:

INVENTOR(S) : Demsky et al
APPL. NUMBER: 09/852,827
FILED: 5/10/01
TITLE: VIRTUAL DISCOUNT
SYSTEM

GROUP ART UNIT: 2162
EXAMINER:

Docket Number: AUS920010224US1

Honorable Commissioner of Patents
Washington, D.C. 20231

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class mail in an envelope addressed to "Honorable Commissioner of Patents, Washington, D.C. 20231" on the date set forth below:

Signed:

Name: Robert V. Wilder

Date: 7/24/2001

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Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to the duty to disclose information material to patentability, as found in 37 CFR 1.56, applicant hereby submits the attached form PTO 1449, together with copies of the references cited therein. This Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such. In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56 (a) exists.

It is believed that this disclosure complies with the requirements of 37 CFR 1.56, 1.97 and 1.98, and the Manual of Patent Examining Procedures Article 609. If, however, the Examiner does not concur, it is respectfully requested that the undersigned be called so that any deficiencies can be remedied.

Respectfully submitted,

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